


CLAIMS SHOWING AMENDMENTS 06-12-03

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1. (currently amended) A method of ~~accumulating changing~~ credits in payor accounts from financial transactions between a payor and a payee, ~~comprising said~~ method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs said method, said method comprising the steps of:

 entering, in the form of data, a tendered amount into a station of a network controlled by the payee, said amount being greater than any amount due the payee;

~~subtracting the~~ subtracting, in the form of data, any amount due the payee from at least a portion of the tendered amount to obtain an additional amount; ~~and~~

transmitting, in the form of data, the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station, ~~crediting at least a part of~~ station crediting, in the form of data, the additional amount into ~~one or more of the a~~ payor accounts ~~determined by the payor.~~

2. (currently amended) A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the ~~one or more of the~~ payor accounts in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amounts.

3. (currently amended) A method as in claim 2, further comprising the step of printing out the status of said payor accounts.

4. (currently amended) A method as in claim 1, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

5. (currently amended) A method as in claim ~~1~~2, wherein said payor account is one of a plurality of payor accounts, further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the payor accounts.

6. (previously canceled)

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13. (previously canceled)

14. (previously canceled)

15. (currently amended) A ~~method, comprising:~~ method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, said method comprising:

a step of entering, in the form of data, and into a system, a base amount of at least ~~one transaction between a first party and a second party; payment between a payor and a~~ payee;

 a step of changing, in the form of data, the balance of an operating account of the ~~first party~~ payor on the basis of the amount of the one transaction;

a step of automatically adjusting, in the form of data, the balance of the operating account, on the basis of the one transaction to form a rounder amount, and the balance of ~~at least one~~ a rounder account of the first party payor on the basis of the automatic adjustment.

16. (previously amended) A method as in claim 15, wherein the adjusting step is performed after each changing step.

17. (previously amended) A method as in claim 15, wherein the adjusting step is performed after a plurality of changing steps.

18. (currently amended) A method as in claim 15, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said ~~first party~~ payor.

19. (previously amended) A method as in claim 15, wherein the system is a computer system.

20. (currently amended) A method as in claim 15, wherein said entering step is performed by the ~~second-party~~ payee to the transaction, and the changing and adjusting steps are performed outside the control of ~~second-party~~ payee.

21. (currently amended) A method of modifying data in a payor account from a financial transaction between a payor and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, comprising:

entering data that identifies a credit or debit amount into a station controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee;

within the separate network, modifying the data associated with ~~one or more~~  
~~payor accounts selected by the payor~~ account as a credit or debit; and

transferring any data representing a debit or credit back to the payee.

22. (previously added) A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. (previously added) A method as in claim 21, wherein the transmitting of data is performed after each entering step.

24. (previously added) A method as in claim 21, wherein the transmitting of data is performed after a plurality of entering steps.

25. (currently amended) A method as in claim 21, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. (previously added) A method as in claim 21, wherein said transmitting of the data is performed by the payee, and the modifying and transferring are performed outside the control of the payee.

27. (previously added) A method as in claim 22, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed by a third party other than the payee.

28. (previously added) A method as in claim 21, wherein the separate station, controlled by other than the payee, handles both data and cash.

29. (previously amended) A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the payee; at a later time entering data that identifies a debit amount into a station controlled by the payee.

30. (previously amended) A method as in claim 21, wherein said payor account is an existing payor account.

31. (previously amended) A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees.

32. (currently amended) A method as in claim 1, wherein ~~the~~ any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the payee.

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33. (new) A method as in claim 1, wherein, in response to data signals from the separate station, the station controlled by the payee prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

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34. (new) A method as in claim 1, further comprising, in response to payor data signals, transmitting data in the payor account back to the station controlled by the payee.

35. (new) A method as in claim 1, further comprising, in response to payor data signals entered in the payee station, transmitting data in the payor account back to the station controlled by the payee.